

**Counselling and Credit Management Agency to Help Debtors Manage Debt Obligations – Najib  
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PUTRAJAYA, Jan 28 (Bernama) -- The Prime Minister said the Counselling and Credit Management Agency (AKPK) will help debtors who are facing difficulties in managing their debt obligations by restructuring existing debts.

Datuk Seri Najib Tun Razak, who is also the Finance Minister, said the government was concerned over the lifestyle of the people who lived beyond their means.

"In this regard, AKPK under Bank Negara Malaysia (BNM) would assist borrowers with difficulties in managing their debt obligations by restructuring their existing loans.

"The good news is that all the services are given free," he said when delivering his special message on the 2016 Budget Recalibration here, today.

Meanwhile, Najib said the government was also providing a consultation mechanism through the Small Debt Resolution Scheme and the Corporate Debt Restructuring Committee under BNM for viable SMEs and companies facing financial problems due to the current environment.

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